



Attorney Docket No. 07-1087

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Roger Howard WILLIAMS III

Serial No.: 10/777,586

Group No.: 3692

Filed: February 12, 2004

Examiner: Subramanian, Narayanswamy

For: **SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT**

**Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450**

Dear Sir:

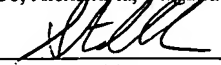
**AMENDMENT IN RESPONSE TO ACTION OF OCTOBER 31, 2007**

This responds to the Office action mailed October 31, 2007. Please amend the present application as follows:

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**CERTIFICATE OF EXPRESS MAILING UNDER 37C.F.R. § 1.10**

I hereby certify that this correspondence, and all papers and things referred to herein as being attached, enclosed, transmitted, or otherwise submitted, are being deposited with the U.S. Postal Service for delivery by Express Mail Post Office to Addressee service with Express Mail Label EV223813799US in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on the date shown below.

  
Steven A Cobb

Date: April 30, 2008